

Property & Casualty

Top 40 writers
An index of 100 is considered average

Company	2001-03 Index
Allstate Indemnity Co	188
Allstate Insurance Co	221
Allstate Property & Casualty Ins Co	110
AMCO Insurance Co	95
American Family Mutual Ins Co	132
American Home Assurance Co	21
American Standard Ins Co of Wisconsin	113
American States Insurance Co	70
Automobile Club Inter-Ins Exchange	143
Cameron Mutual Insurance Co	85
Cincinnati Ins Co	20
Columbia Mutual Insurance Co	164
Continental Casualty Co	16
Factory Mutual Insurance Co	2
Farm Bureau Town & Country Ins Co	166
Farmers Insurance Co	197
Federal Insurance Co	7
Federated Mutual Insurance Co	19
Fire Insurance Exchange	355
Hartford Fire Insurance Co	18
Hartford Underwriters Insurance Co	240
Liberty Mutual Fire Insurance Co	98
Mid Century Insurance Co	339
Missouri Employers Mutual Ins Co	27
National Union Fire Ins Co. of Pittsburgh	12
Nationwide Mutual Insurance Co	78
Progressive Classic Insurance Co	190
Progressive Halcyon Insurance Co	149
Progressive Northwestern Ins Co	92
Safeco Insurance Co. of America	240
Safeco National Insurance Co	16
Shelter Mutual Insurance Co	98
St Paul Fire & Marine Insurance Co	18
State Farm Fire and Casualty Co	103
State Farm Mutual Automobile Ins Co	51
Travelers Commercial Casualty Co	45
Travelers Indemnity Co. of Illinois	27
United Fire and Casualty Co	32
United Services Automobile Association	66
Zurich American Insurance Co	17

Life & Annuity

Top 40 writers
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Company	2001-03 Index
AIG Annuity Insurance Co	14
AIG Sunamerica Life Assurance Co	13
Allianz Life Ins Co. of North America	69
Allmerica Financial Life Ins & Annuity	21
Allstate Life Insurance Co	58
American Equity Investment Life Ins Co	37
American Family Life Insurance Co	74
American United Life Insurance Co	26
C M Life Insurance Co	0
Connecticut General Life Ins Co	86
Equitable Life Assur Society of the US	20
General American Life Insurance Co	115
Golden American Life Ins Co	17
Great West Life & Annuity Ins Co	17
Hartford Life Insurance Co	56
IDS Life Insurance Co	20
ING Life Insurance And Annuity Co	4
Jackson National Life Insurance Co	28
John Hancock Life Insurance Co	26
Lincoln Benefit Life Co	40
Lincoln National Life Insurance Co	25
Manufacturers Life Ins Co	10
Massachusetts Mutual Life Ins Co	73
MetLife Investors Insurance Co	0
Metropolitan Life Insurance Co	139
New York Life Ins & Annuity Corp	14
New York Life Insurance Co	79
Northwestern Mutual Life Ins Co	21
Ohio National Life Ins Co	9
Pacific Life Insurance Co	22
Principal Life Ins Co	35
Protective Life Insurance Co	13
Prudential Insurance Co of America	306
State Farm Life Insurance Co	61
Teachers Insurance & Annuity Assn	4
Thrivent Financial for Lutherans	36
Transamerica Life Insurance Co	35
Union Central Life Insurance Co	8
Variable Annuity Life Insurance Co	15
Western Southern Life Assurance Co	68

Accident & Health

Top 40 writers
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Company	2001-03 Index
Aetna Life Insurance Co	86
American Family Life Assur Co of Columbus	96
American Family Mutual Ins Co	82
American Republic Insurance Co	151
Bankers Life and Casualty Co	169
Blue Cross & Blue Shield of Kansas City	68
Christian Fidelity Life Insurance Co	59
Combined Insurance Co of America	121
Connecticut General Life Ins Co	99
Conseco Health Insurance Co	257
Continental Casualty Co	147
Coventry Health and Life Insurance Co	58
Cox Health Systems Insurance Co	120
Federated Mutual Insurance Co	106
Fortis Benefits Insurance Co	143
Fortis Insurance Co	327
General Electric Capital Assurance Co	48
Golden Rule Insurance Co	148
Great West Life & Annuity Ins Co	156
Guardian Life Insurance Co of America	64
Hartford Life and Accident Ins Co	42
Healthy Alliance Life Insurance Co	73
Humana Insurance Co	117
John Alden Life Insurance Co	288
Metropolitan Life Insurance Co	82
Mutual of Omaha Insurance Co	64
National Union Fire Ins Co of Pittsburgh	7
Niagara Fire Insurance Co	0
Physicians Mutual Insurance Co	148
Principal Life Ins Co	62
Prudential Insurance Co of America	111
Standard Insurance Co	82
State Farm Mutual Automobile Ins Co	26
Trustmark Insurance Co	94
United American Insurance Co	267
United Healthcare Insurance Co	32
United Wisconsin Life Insurance Co	195
Unum Life Ins Co of America	66
Vision Service Plan Insurance Co	0
Washington National Insurance Co	582

Health Maintenance Organizations (HMOs)

Commercial carriers
(no Medicaid and Medicare business included)
An index of 100 is considered average

Company	2001-03 Index
AET Health Care Plan	301
Aetna Health Inc	93
Blue Cross & Blue Shield of Kansas City	82
CIGNA Healthcare of Ohio	279
CIGNA Healthcare of St Louis	121
Community Health Plan	101
Coventry Health Care of Kansas	120
Cox Health Systems HMO	114
Firstguard Health Plan	63
Good Health HMO d/b/a Blue-Care	59
Great-West Healthcare of KS/MO	156
Group Health Plan	114
Healthlink HMO	91
HMO Missouri Inc d/b/a Bluechoice	70
Humana Health Plan	112
Medical Center Health Plan/Care Partners	N/A
Mercy Health Plan of MO d/b/a Premier	66
United Healthcare of the Midwest	106

To file a complaint or ask
questions about lines of insurance or
agents, brokers and insurers, contact:

MDI Consumer Hotline
1-800-726-7390
MDI Internet site
insurance.mo.gov

MDI Complaint Index

MDI encourages consumers to use the complaint index as a “tiebreaker” in choosing an insurance policy — after carefully considering individual insurance needs, benefits, premium costs, service and other factors in your purchasing decision.

The complaint index measures how many consumer complaints the Missouri Department of Insurance received from 2001 to 2003 relative to the amount of business a specific company wrote in Missouri. The index is based on all complaints received for that type of policy.

The higher the index number, the worse the complaint record:

- **100 percent** means that the department received the normally expected number of complaints about that company.
- **99 percent or less** indicates the company was the subject of less than the normally expected number of complaints.
- **More than 100 percent** shows the department received more than the normally expected number of complaints about that company.

The 2003 MDI Consumer Complaint Guide covers only the highest-volume companies writing insurance in Missouri. If you need complaint information on another insurer, contact the MDI Consumer Hotline or Internet site, insurance.mo.gov.

Financial Ratings

The MDI Consumer Hotline — 1-800-726-7390 — provides information on whether a company is in good standing in Missouri and how the A.M. Best Co. rates the financial strength of up to three insurers.

You may also contact the department's headquarters and regional offices for the same information:

St. Louis: 314-340-6830
Kansas City: 816-889-2381
Jefferson City: 573-751-2640
TDD: 573-526-4536

Homeowners, Farmowners & Fire

Top 40 writers
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Company	2001-03 Index
Allied Property & Casualty Ins Co	147
Allstate Indemnity Co	79
Allstate Insurance Co	138
AMCO Insurance Co	61
American Automobile Insurance Co	13
American Family Mutual Ins Co	83
American National Property & Casualty	98
American Security Insurance Co	20
Auto Club Family Insurance Co	140
Auto Owners Insurance Co Mutual	156
Automobile Ins Co Of Hartford	145
Cameron Mutual Insurance Co	47
Cincinnati Ins Co	22
Columbia Mutual Insurance Co	166
Columbia National Insurance Co	94
Economy Premier Assurance Co	82
Factory Mutual Insurance Company	0
Farm Bureau Town & Country Ins Co	93
Fire Insurance Exchange	157
Firemans Fund Insurance Co	57
Foremost Insurance Co	91
Foremost Signature Insurance Co	75
Glens Falls Insurance Company	65
Great Northern Insurance Co	5
Hartford Underwriters Insurance Co	220
Liberty Mutual Fire Insurance Co	129
Lititz Mutual Insurance Co	130
Mid Century Insurance Co	254
Nationwide Mutual Insurance Co	96
Old Reliable Casualty Co	165
Pennsylvania General Insurance Co	187
Progressive Casualty Insurance Co	62
Prudential Property & Casualty Ins Co	286
Safeco Insurance Co Of America	109
Shelter Mutual Insurance Co	65
Standard Fire Insurance Co	180
State Auto Property & Casualty Ins Co	79
State Farm Fire And Casualty Co	55
United Services Automobile Association	41
USAA Casualty Insurance Co	96

Private Passenger Automobile

Top 40 writers
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Company	2001-03 Index
Allied Property & Casualty Ins Co	83
Allstate Indemnity Co	153
Allstate Insurance Co	141
Allstate Property & Casualty Ins Co	80
Alpha Property & Casualty Insurance Co	222
AMCO Insurance Co	105
American Family Mutual Ins Co	77
American National Property & Casualty	101
American Standard Ins Co of Wisconsin	82
Auto Club Family Insurance Co	243
Automobile Club Inter-Ins Exchange	103
Cameron Mutual Insurance Co	66
Columbia Mutual Insurance Co	110
Cornerstone National Insurance Co	81
Dairyland Insurance Co	135
Depositors Insurance Co	90
Farm Bureau Town & Country Ins Co	95
Farmers Insurance Co	144
GEICO General Ins Co	98
GEICO Indemnity Co	59
Glens Falls Insurance Co	91
Government Employees Insurance Co	99
Hartford Underwriters Insurance Co	177
Liberty Mutual Fire Insurance Co	139
Mid Century Insurance Co	136
Omni Insurance Co	432
Pennsylvania General Insurance Co	169
Progressive Casualty Insurance Co	173
Progressive Classic Insurance Co	143
Progressive Halcyon Insurance Co	109
Progressive Northwestern Ins Co	76
Progressive Specialty Ins Co	142
Safeco Insurance Co of America	204
Safeco National Insurance Co	11
Shelter General Ins Co	125
Shelter Mutual Insurance Co	53
State Farm Fire and Casualty Co	37
State Farm Mutual Automobile Ins Co	38
United Services Automobile Association	39
USAA Casualty Insurance Co	70

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Consumer Complaint Guide



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